



**Department of the Navy
Civilian Benefits Center**

Benefits Bulletin 2012-5

**Federal Employees Health
Benefits Open Season**

November 12 – December 10, 2012

The Federal Benefits Open Season will run from November 12 through December 10, 2012. During the Open Season you can make changes to your Federal Employees Health Benefits (FEHB), Federal Employees Dental and Vision Insurance Program (FEDVIP) and Federal Flexible Spending Account Program (FSAFEDS) enrollment.

This bulletin discusses FEHB Open Season. Refer to Bulletin 2012-6 for information about FEDVIP Open Season and Bulletin 2012-7 for information about FSAFEDS Open Season.

Bulletin Highlights

- If you want to continue your current FEHB enrollment/FEHB Premium Conversion election (and your plan is participating in 2013) no action is required.
- If you want to enroll in FEHB or change/cancel your current FEHB enrollment you must make an election using the Employee Benefits Information System (EBIS) or by calling the Benefits Line.
- If you are not currently enrolled in FEHB your Open Season election will be effective January 13, 2013 provided you were in a pay status for any part of the preceding pay period. If you are currently enrolled in FEHB your Open Season change will be effective January 13, 2013 regardless of whether you were in a pay status the preceding pay period.
- If you are retiring before January 13, 2013 you **must** make your Open Season election using a paper SF 2809. **Do not** make your election using EBIS.
- By participating in FEHB-Premium Conversion, you do not have the flexibility to cancel your health insurance enrollment or change to a self-only enrollment from a family enrollment at any time.
- If you enroll in an FEHB plan with special membership requirements and do not pay the dues your FEHB enrollment will be terminated.

FEHB Program Overview

The FEHB Program provides comprehensive health insurance. You can choose from fee-for-service plans, health maintenance organizations, consumer-driven health plans and high deductible health plans. Information about plan types is available at <http://www.opm.gov/insure/health/planinfo/types.asp>.

Information about FEHB premiums for 2013 is available at <http://www.opm.gov/insure/health/rates/index.asp>.

The Office of Personnel Management (OPM) publication "Guide to Federal Benefits" available at <http://www.opm.gov/insure/health/planinfo/guides/index.asp> provides summary information that is designed to help you narrow your choice of plans, not to make final decisions.

Individual plan brochures available at <http://www.opm.gov/insure/health/planinfo/index.asp> provide detailed information about plan benefits to help you make your final decision. If you have specific benefits questions not answered by the individual plan brochure you should contact the plan directly.

A chart of frequently asked questions about covered services is available at <http://www.opm.gov/retire/pubs/bals/2012/12-401attachment3.pdf>.

Membership Dues. Plans sponsored by unions and other employee organizations may have special membership requirements and dues that are described in the individual plan brochures. Mail Handlers Benefit Plan and NALC are examples of plans requiring annual membership dues. The dues are in addition to the biweekly premiums. If you enroll in a plan with special membership requirements and do not pay the dues your FEHB enrollment will be terminated.

Pre-Tax Premiums. Premiums for health insurance are automatically withheld before federal taxes (and, in most cases, state and local taxes) are calculated so gross income for tax purposes is reduced. This is called FEHB Premium Conversion (FEHB-PC). If you are participating in FEHB-PC, the remarks section of your biweekly Leave and Earnings Statement will include the statement "Pretax FEHB exclusion \$XXX.XX."

Potential reasons for not participating in FEHB-PC are:

1. By participating in FEHB-PC, you do not have the flexibility to cancel your health insurance enrollment or change to a self-only enrollment from a family enrollment at any time. You will be able make these changes only in conjunction with a qualifying life event or during the annual Federal Benefits Open Season.
2. Paying health insurance premiums with pre-tax money reduces the earnings reported to the Social Security Administration. This may result in a somewhat lower Social Security benefit when you retire.
3. If you participate in FEHB-PC you are not able to deduct health insurance premiums as a medical deduction on your income tax return.

Additional information about FEHB-PC is available at <http://www.opm.gov/insure/health/reference/premconversion/index.asp>.

Continuing FEHB Into Retirement. You are eligible to continue your FEHB enrollment when you retire if you meet all of the following requirements:

1. You are entitled to retire on an immediate annuity under a retirement system for federal civilian employees.
2. You have been continuously enrolled (or covered as a family member) in any FEHB plan(s) for the 5 years of service immediately before the date your annuity starts, or for the full period(s) of service since your first opportunity to enroll (if less than 5 years).

The 5-year period can include the time you are covered as a family member under another person's FEHB enrollment or the time you are covered under TRICARE.

3. You are enrolled in an FEHB plan on the date of retirement.

The cost of your health insurance after you retire is the same as the cost for an active Federal employee, except your premiums are paid monthly rather than biweekly. Premiums are withheld on an after-tax basis (you are not eligible to participate in FEHB Premium Conversion after you retire unless you are a reemployed annuitant and health insurance premiums are withheld from your salary).

Eligible Family Members. Family members eligible for coverage under your Self and Family enrollment are your spouse (including a valid common law marriage) and children younger than age 26. Children include a child born within marriage, an adopted child, a stepchild, a foster child who lives with you in a regular parent-child relationship, or a recognized natural child. A child age 26 or older who is incapable of self-support because of a mental or physical disability that existed before age 26 is also an eligible family member.

You cannot include a former spouse as a family member under your health insurance enrollment once you are divorced, even if the divorce decree specifies that you provide health insurance coverage for your former spouse. A former spouse can elect FEHB coverage under the provisions of Temporary Continuation of Coverage and/or the Spouse Equity Act.

A Self and Family enrollment does not automatically change to a Self Only enrollment when you no longer have family members (a spouse or children under age 26) eligible for coverage. If the last digit of your enrollment code is 2 or 5, you are enrolled in a Self and Family plan (Examples: 105, 112, 315, 342, 455, LP2, etc). If you are enrolled in a Self and Family plan and have no eligible family members call the Benefits Line.

FEHB Coverage When Both Husband and Wife Are Federal Employees. It is not unusual for both a husband and wife to be federal employees and eligible for FEHB coverage. The employees have two options if they want to enroll in FEHB:

- One employee can enroll in a Self and Family plan and the other employee (and any children) will be covered under the enrollment, or
- Each employee can enroll in a Self Only plan; however, any children will not be covered under FEHB.

One employee cannot enroll in Self and Family plan and the other employee also enroll in a Self Only plan.

If two federal employees divorce, each can have a Self and Family enrollment but the children are entitled to receive benefits under only one enrollment. Generally, when divorce occurs, one parent will enroll in Self Only coverage and the other parent will enroll in Self and Family coverage to provide benefits for the children. If there is a reason for both parents to enroll in Self and Family coverage (i.e., both parents have remarried and need Self and Family enrollments to cover their new spouses and stepchildren), each enrollee must notify his or her insurance carrier of the name(s) of the child(ren) to be covered under his/her enrollment to prevent ant child from receiving dual coverage under FEHB (which is prohibited by Federal law).

Action Required During the Open Season

Be familiar with plan benefits for 2013. You should read the plan brochure for your current FEHB enrollment and be familiar with the benefits, providers and premiums for 2013. Health plan brochures are available online at <http://www.opm.gov/insure/health/planinfo> or on your health plan's Web site. Accessing brochures online will help to lower administrative costs and save trees.

You should review the list of plans with significant changes to see if your health insurance plan is included. If so, you should take the required action. The list is available at <http://www.opm.gov/retire/pubs/bals/2012/12-405Attachment1.pdf>.

If you want to continue your current FEHB enrollment and FEHB-PC election. No action is required.

If you want to enroll in FEHB or make a change to your current FEHB enrollment. You must make your change electronically using EBIS at <http://www.public.navy.mil/donhr/Benefits/ebis/Pages/Default.aspx> or by calling the Benefits Line. You cannot enroll or make a change using a paper SF 2809, Health Benefits Registration Form. If you are a new EBIS user, or you have not accessed EBIS in the last 60 days, you must set up/reset your password.

If you are retiring before January 13, 2013 and you want to make a change to your current FEHB enrollment. You must submit a paper SF 2809, Health Benefits Election form to your Civilian Benefits Center Retirement Specialist by the December 10, 2012 Open Season closing date. The SF 2809 will be included with your retirement package and mailed to the Office of Personnel Management for processing. The SF 2809 is available online at www.opm.gov/forms/pdf_fill/sf2809.pdf or you may call the Benefits Line to request a copy. **Do not** make your FEHB change using EBIS since you will not be employed by the Department of the Navy on January 13, 2013, the effective date of Open Season changes.

If you want FEHB premiums withheld after taxes (opting out of FEHB-PC). You must complete CBC 12890-10 FEHB Program Premium Conversion Waiver/Election and send it to the appropriate Civilian Benefits Center office as indicated on the form. The form must be received by the Civilian Benefits Center by December 10, 2012. The CBC 12890-10 is available online in the Resource Library under “Forms” – “Health Insurance” at <http://www.public.navy.mil/donhr/Benefits/resources/Pages/Default.aspx> or you may call the Benefits Line to request a copy.

Effective Date of FEHB Open Season Elections

If you are not currently enrolled in FEHB. Your Open Season election will be effective January 13, 2013 provided you were in a pay status for any part of the preceding pay period.

If you are currently enrolled in FEHB. Your Open Season change will be effective January 13, 2013 regardless of whether you were in a pay status the preceding pay period.

Review Your Leave and Earnings Statement. The Leave and Earnings Statement (LES) you receive on February 1, 2013 will reflect the election you made during Open Season. The LES you receive on January 18, 2013 will reflect your FEHB enrollment prior to any Open Season election. It is your responsibility to review your LES carefully to ensure correct FEHB premiums are being deducted from your pay. Report any errors immediately by calling the Benefits Line.

Identification Cards

During Open Season enrollment changes are sent to the health insurance carrier on a weekly basis. You may receive your identification card for your new health insurance enrollment soon after you make your election but you cannot use your new health insurance until January 13, 2013.

Be sure to print a copy of the SF 2809 when you make your enrollment change to use as proof of enrollment until you receive your identification card. If you do not receive your identification card by January 31, 2013, please contact the Benefits Line for assistance.

Additional Information

Open Season Checklist: <http://www.opm.gov/retire/pubs/bals/2012/12-401Attachment1.pdf>.

Helpful Resources for Open Season: <http://www.opm.gov/retire/pubs/bals/2012/12-401Attachment2.pdf>.

FEHB Frequently Questioned Services: <http://www.opm.gov/retire/pubs/bals/2012/12-401Attachment3.pdf>.

Circle 'Round Your Benefits - How to Get the Most Value From Your Benefits Programs:
<http://www.opm.gov/retire/pubs/bals/2012/12-401Attachment4.pdf>.

Federal Benefits FastFacts: The 2012 Federal Benefits Open Season is Coming:
<http://www.opm.gov/retire/pubs/bals/2012/12-404Attachment4.pdf>.

Federal Benefits FastFacts: What to Consider During the Federal Benefits Open Season:
<http://www.opm.gov/retire/pubs/bals/2012/12-404Attachment5.pdf>.

Federal Benefits FastFacts: What to do When Your Health Plan is Terminating Coverage in Your Area or Leaving the Federal Employees Health Benefits Program: <http://www.opm.gov/insure/fastfacts/terminating.pdf>.

OPM Social Media

Get the latest information from OPM on the Federal Benefits Open Season by accessing their Facebook and Twitter sites. You will find reminders, breaking information and items of interest about the health/dental/vision insurance and flexible spending accounts. You can access these sites at:

Facebook: www.facebook.com/fedbenefits. If Facebook is blocked at your agency, you can access it from other locations.

Twitter: <http://twitter.com/FedEmployeeBen>

Questions About FEHB

If you have a question about specific benefits offered by an FEHB plan. Contact the FEHB carrier directly. Carrier contact and web site information is available at <http://www.opm.gov/insure/health/planinfo/index.asp>.

If you have a question about FEHB enrollment procedures or need help using EBIS. Call the Benefits Line at 888-320-2917 and select the menu option corresponding to "Open Season". Customer Service Representatives are available 7:30 a.m. to 7:30 p.m., Eastern Time, Monday through Friday, except on Federal holidays. The TTY number is 866-359-5277. During Open Season the call volume is typically quite high. The highest call volume is between 10:00 a.m. and 3:00 p.m. Please continue to hold until a CSR is able to answer your call or place your call outside of the peak call hours.

You may also email your questions to navybenefits@navy.mil. You must include your full name, pay plan, grade, contact telephone number and the best time to call you but please do not include Privacy Act Information such as date of birth or social security number.